

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

OLGA M RIVERA

Debtor(s)

Case No. 18-14453-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2018.
- 2) The plan was confirmed on 06/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/21/2020.
- 6) Number of months from filing or conversion to last payment: 29.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$146,970.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,771.00
Less amount refunded to debtor	\$356.24

**NET RECEIPTS:** **\$11,414.76**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,008.68
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,608.68**

Attorney fees paid and disclosed by debtor: \$2,290.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTE DBA	Unsecured	NA	722.93	722.93	318.96	0.00
CHASE BANK	Unsecured	1,320.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,825.00	5,392.13	5,392.13	432.08	0.00
CITIBANK NA	Unsecured	1,874.00	1,874.13	1,874.13	144.44	0.00
COMENITY CAPITAL BANK	Unsecured	522.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAI	Unsecured	969.00	978.42	978.42	66.62	0.00
DISCOVER BANK	Unsecured	2,357.00	4,541.71	4,541.71	363.93	0.00
DISCOVER PERSONAL LOAN	Unsecured	33,511.00	32,829.43	32,829.43	2,630.61	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,020.05	1,020.05	69.46	0.00
FIRST COMMONWEALTH FCU	Unsecured	12,277.00	12,572.04	12,572.04	1,007.38	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	7,655.00	13,074.79	13,074.79	1,047.70	0.00
GM FINANCIAL	Unsecured	9,780.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	25,000.00	24,017.18	24,017.18	1,924.48	0.00
PENNYMAC LOAN SERVICES LLC	Secured	153,034.00	150,111.35	NA	0.00	0.00
POLICE & FIRE FCU	Unsecured	9,754.00	9,989.13	9,989.13	800.42	0.00
WAWA CREDIT CARD	Unsecured	360.00	NA	NA	0.00	0.00
WELLS FARGO	Secured	7,622.00	7,478.40	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$107,011.94</b>	<b>\$8,806.08</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,608.68</u>	
Disbursements to Creditors	<u>\$8,806.08</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$11,414.76</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/28/2021

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.